INDIANA COMMISSION ON PROPRIETARY EDUCATION

Board of Commissioners Meeting Memorandum

Date:

November 27, 2006

From:

Rebecca Carter, Director of Regulatory Compliance

Subject: FORMAL HEARING

FINDINGS OF FACTS, CONCLUSIONS OF LAW, PROPOSED ORDER &

JIM GEHBAUERS FORMAL RESPONSE AND OBJECTION

Staff Report

The commission staff recommends that the Board of Commissioners adopt, modify, or order a new hearing regarding the findings of the Administrative Law Judge, Janice E. Kreuscher, in the case of:

> Jim Gehbauer (on behalf of Emily Gehbauer) Vs Barbizon Academy – Midwest

Background

A final evidentiary hearing was held before the ALJ on October 6, 2006. Petitioner Jim Gehbauer, as next friend of Emily Gehbauer, appeared pro se. Respondent Barbizon Academy – Midwest was represented by Maureen Fenn, its International Director. The ALJ ordered the petitioner to notify Barbizon Academy within 15 days from the receipt of this decision whether Barbizon shall (1) issue a three-hundred dollar (\$300) credit toward the amount owed the school or (2) schedule a photo session for Emily Gehbauer with a professional photographer within the next 90 days and provide her with digital images of the photos.

Supportive Documentation

- 1. Notice of Submission
- 2. Recommended Findings of Fact and Conclusions of Law
- 3. Proposed Order
- 4. Jim Gehbauer's Formal Response and Objection

BEFORE THE INDIANA COMMISSIO ON PROP	ON PRIETARY EDUCATION PROPRIETARY EDUCATION)	7
JIM GEHBAUER, as next friend of EMILY GEHBAUER, Petitioner,)))))	
v.) No. 2006-CPE-004	
BARBIZON ACADEMY, Respondent.)))	

NOTICE OF SUBMISSION

The attached Recommended Findings of Fact and Conclusions of Law have been submitted to the Commission on Proprietary Education.

Should you object to the Recommendation and oppose adoption of the Proposed Order, you must submit a written objection pursuant to Ind. Code §§ 4-21.5-3-29 within fifteen (15) days of receipt of this notice to the Commission on Proprietary Education, 302 West Washington St., Room E201, Indianapolis, Ind. 46204-2767. Objections must be in writing and must identify the basis of the objection with reasonable particularity

Respectfully submitted,

Date: MV, 7 2006

Administrative Law Judge

Certificate of Service

I certify on November 4, 2006, I have served the foregoing documents by first class mail on the following persons at the addresses shown below:

Jim Gehbauer 3375 Blue Bluff Road Martinsville, Ind. 46151

Barbizon Academy -- Midwest Indiana Att'n Corrie Jentz, Public Relations Director 8318 Pineville-Matthews Road, Suite 265 Charlotte, North Carolina 28226.

Janice E. Kreuscher, Administrative Law Judge

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INDIANA COMMISSION ON

BEFORE THE INDIANA COMMISSION ON PROPRIETARY EDUCATION

JIM GEHBAUER, as next friend of) .	
EMILY GEHBAUER,)	
Petitioner,)	
v.) .	No. 2006-CPE-004
)	
BARBIZON ACADEMY,)	·
Respondent.)	·

RECOMMENDED FINDINGS OF FACT AND CONCLUSIONS OF LAW

This matter comes before the Indiana Commission on Proprietary Education ("Commission") on Petitioner's Request for Hearing filed in this cause on June 14, 2005. The Board initially appointed Deputy Attorney General Rebecca Walker to hear the case but she remanded it to the Commission in May 2006 without taking substantive action. Janice E. Kreuscher was appointed as the Administrative Law Judge ("ALJ") in this matter in May 2006. A final evidentiary hearing was held before the ALJ on October 6, 2006. Petitioner Jim Gehbauer, as next friend of Emily Gehbauer, appeared pro se. Respondent Barbizon Academy ("Barbizon") was represented by Maureen Fenn, its International Director. The ALJ, having fully considered the filings, testimony and evidence presented at the hearing, now makes the following recommended finding of facts, conclusions of law and resolution of the dispute.

Findings of Fact

Statutory and Regulatory Scheme

1. This proceeding is governed by the Administrative Orders and Procedures Act ["AOPA"]. Ind. Code §§ 4-21.5 et seq.

- 2. The Commission is charged with the duty and responsibility of regulating privately owned postsecondary vocational educational institutions. Ind. Code §§ 20-12-76 et seq., formerly codified at §§ 20-1-19.
- 3. The Commission is charged with enforcing statutory standards set out in Ind. Code §§ 20-12-76-10 and -30 and resolving disputes between the institutions and students who claim they were damaged by noncompliance with those standards. Ind. Code § 20-1-19-17. If claims are not resolved informally, the Commission may conduct a hearing pursuant to AOPA. 570 IAC 1-6-3, 1-4-10; Ind. Code § 4-21.5-3.
- 4. The Board is empowered to appoint an administrative law judge to conduct hearings on its behalf. Ind. Code § 4-21.5-3-9(a)(3).

Procedural Background

- 5. On or about April 26, 2005, Mr. Gehbauer filed a Complaint with the Commission claiming Barbizon Academy-Midwest had violated the statutory standards by (1) having misrepresented various aspects of the course and (2) by having an unlicensed agent enter into the contract; he also included a litany of complaints and accusations including that having various several teachers during the six months of classes frustrated and confused the students, that parents had been misinformed about whether students could bring sack lunches, that certain charges were misstated and that his daughter had been so rudely treated on one occasion that she cried. He sought a full refund of the \$1,395 he had paid for tuition and other costs and forgiveness of the \$600 he owed for the course.
- 6. After notifying Barbizon of the charges and reviewing the materials submitted by both parties, the Commission's director of regulatory compliance determined that Mr. Gehbauer was not entitled to relief as Emily had completed the program and Barbizon had offered to allow her

to repeat any classes that she thought would benefit her. The determination was issued on or about June 1, 2005.

- 7. This proceeding is essentially an appeal from that determination. The actual proceeding, however, was conducted *de novo* and neither party was restricted to allegations or evidence included in the initial submissions before the Commission staff. The parties were, however, bound to adhere to a pre-hearing order dated August 2, 2006, referring to an oral order issued and discussed at a status and scheduling conference on June 30.
- 8. Essentially, Mr. Gehbauer is seeking a refund of the tuition paid to the school, stating his daughter was disappointed in the course and did not learn what she thought she would. Much of the testimony at hearing centered around statements which the Gehbauers claimed were false and whether Barbizon and its agent were properly accredited and licensed.

Factual Background

- 9. From November 2004 through May 2005, Ms. Gehbauer was enrolled in a multi-session modeling course conducted on weekends in hotels in Indianapolis and Cincinnati. She attended all but one course and graduated from the program but was not photographed by a professional photographer as promised nor did she receive digital images from the photo shoot as promised.
 - 10. The program costs \$1,950, of which \$600 has not been paid.

Accreditation

11. Rebecca Carter, director of compliance for the Commission, testified that Barbizon was accredited during the relevant time period but had not notified the Commission that classes were being held in Indiana in late 2004 and early 2005 and had not submitted required information about the location of classes or the number of students enrolled.

12. Those lapses did not, however, invalidate Barbizon's accreditation which was applied for in March 2003 and issued in June 2004. Prior to issuance, Barbizon lawfully operated under a temporary accreditation.

Agent Licensure

- 13. McKlayne Haugen was the Barbizon representative who Emily and her mother met at the March 2004 audition and who represented herself as Barbizon's agent in explaining the program and working out the payment terms.
- 14. Initially, Commission representatives informed Mr. Gehbauer in April 2005 that the Commission had no record of Ms. Haugen ever having received an agent's license or applying for an agent's license. Only licensed agents can recruit or register students for institutions regulated by the Commission. Ind. Code §§ 20-12-76-2, -3 and -31. Much of Petitioner's case revolved around a theory that the contract the family had entered into was void because the agent was purportedly unlicensed.
- 15. During the hearing, Barbizon submitted a copy of an agent's card proving that Ms. Haugen had been issued a license and a review of the Commission's records revealed that her application and other materials had been misfiled.
- 16. Ms. Haugen was a licensed agent for Barbizon during the relevant time period, including when she spoke with, recruited and entered into a contract with the Gehbauers.

Curriculum Approval

17. One of the communications that Mr. Gehbauer cited to as containing a written misrepresentation was an enrollment brochure stating "Barbizon of Charlotte utilizes state approved curriculum to teach Modeling and Personal Development Programs."

- 18. Although he is correct that the Commission does not "approve" curricula and that Indiana law does not consider issuance of agents' permits or accreditation an approval of a course, Ind. Code § 20-12-76-35, the generic statement does not constitute a misrepresentation.
- 19. As explained by Barbizon representative Fenn and Commission Executive Director Jeff Weber, the brochure is used in multiple states, some of which do approve curricula. While the phrase "state approved curriculum," may be technically correct and, therefore, not a misrepresentation sufficient to warrant a refund, it is misleading. Confusion in the future could be avoided by omitting such language.

Digital Photos

- 20. One item of concern involved a promised photo session that was to result in a disk containing digital photos of Emily. Although students were to be scheduled for personal photo sessions with a professional photographer who would later provide each student with digital photos, it became clear at the hearing that Emily was never contacted to schedule such an appointment and, therefore, did not receive the final photos. The photo session was to be scheduled after the course work was completed.
- 21. Whether the omission is the result of intentional misrepresentation or administrative oversight is unclear, but some remedy regarding this aspect of the Complaint is warranted

Miscellaneous Complaints

22. Another area of dissatisfaction was that the course was taught by multiple instructors, at least one of whom criticized techniques others had used. Ms. Fenn presented credible testimony, however, explaining that all the instructors had completed extensive training and that there were sound programmatic reasons for using different instructors during a six

month course. Moreover, the Gehbauers were unable to point to any specific statements that multiple instructors would not be used.

- 23. In contrast, Mr. Gehbauer did point to specific communications involving the availability of tickets to graduation at no cost that he considered falsehoods. He admitted that the family was presented with the graduation tickets without charge after he raised the issue. Thus no misrepresentation occurred.
- 24. In general, much of the Gehbauers case reflected genuine disappointment that the teen-age student did not derive the satisfaction and sense of accomplishment she had hoped for when she signed up for the course.
- 25. Moreover, the testimony from all witnesses revealed a series of miscommunication at by both parties and the Commission.
- 26. While the Gehbauers may be sincere and Barbizon appears to have been less than diligent, there was no evidence that would warrant the relief sought by Petitioner.
- 27. Aside from technical violations involving notice that the Commission has already addressed and the matter of the photo session and digital images discussed in Paragraph 20 above, none of the evidence demonstrates a knowing violation of statute or rule regulating the standards for postsecondary proprietary institutions or a violation of duties owed by those institutions to their students or the State.

Conclusions of Law

- 1. This proceeding is properly before the ALJ, pursuant to Ind. Code §§ 4-21.5 et seq, and she has the authority and jurisdiction to hear and decide this case.
 - 2. No procedural defect occurred in the hearing process.

- 3. Petitioner has the burden of proof in this matter and is required to prove his case by a preponderance of the evidence presented at the hearing.
- 4. In order to prove her case, Petitioner was required to show that the School violated the statutory standards by (1) making material misrepresentations, (2) lacking accreditation or (3) using an unlicensed agent and that such violations entitled him to a return of tuition and fees.
- 5. Petitioner failed to meet his burden in this case of proving by a preponderance of evidence that Barbizon violated a rule or law governing the postsecondary proprietary educational institutions or a duty owed students at such institutions in a way that warrants a return of tuition and fees.
- 6. Therefore, there is no evidentiary or legal basis to order a complete refund to the Gehbauers.
- 7. The Gehbauers did prove, however, that Barbizon failed to schedule Emily for a professional photo session, as promised, and to provide her with the digital photos. As such she should be given 15 days from the issuance of a decision to notify Barbizon whether she (1) desires a three-hundred dollar (\$300) credit toward the amount owed the school or (2) wishes to have a photo session scheduled within the next 90 days. Upon receiving her decision, Barbizon should take the necessary actions to effectuate her choice..
- 8. All Findings of Fact which can be deemed Conclusions of Law will be considered Conclusions of Law, and all Conclusions of Law which can be deemed Findings of Fact will be considered Findings of Fact.

Proposed Order

Petitioner is hereby ORDERED to notify Barbizon Academy within 15 days from the receipt of this decision whether Barbizon shall (1) issue a three-hundred dollar (\$300) credit toward the amount owed the school or (2) schedule a photo session for Emily Gehbauer with a professional photographer within the next 90 days and provide her with digital images of the photos.

Barbizon is hereby ORDERED to take the necessary actions to effectuate that choice within 30 days of receiving such notice.

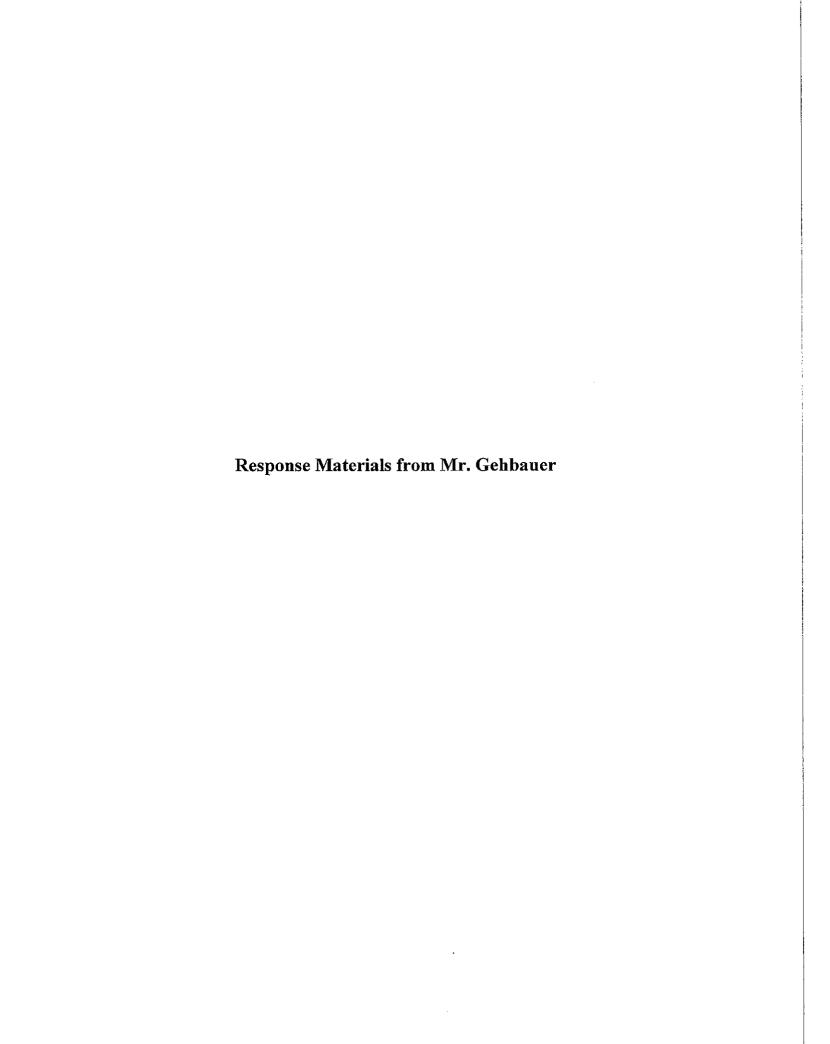
Date: 1/10, 7, 2006

Respectfully submitted,

Janice E. Kreuscher Administrative Law Judge

COMMISSION ACTION

A L A L A L A	1 C	2006.
Approved and Adopted this _	day of	ZUUO.



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NDIANA COMMISSION ON PROPRIETARY EDUCATION

Recommended Findings of Fact and Conclusions of Law Response

I respond and object to the recommended findings of fact and conclusions of law dated 11-07-2006 in the matter of Emily Gehbauer v. Barbizon. My objections are itemized below. All copies are labeled in order for easy reference.

- 1- Item #6 of the above mentioned ruling states "the Commission's director of regulatory compliance determined that Mr. Gehbauer was not entitled to relief as Emily had completed the program" This statement is not factual. To this day Emily still has not completed the program. In the determination dated June 1, 2005 there is no mention of Emily completing the program. There is no mention of any specific complaint that was made or any rule or code sited for the determination. A copy of the determination is attached and labeled "A" That determination was based on Barbizon's response to my complaint. That response did not mention agent permits or many of the other specific complaints.
- 2- Item #7 of the above mentioned ruling states "The parties were, however, bound to adhere to a pre-hearing order dated August 2, 2006, referring to an oral order issued and discussed at a status and scheduling conference on June 30." The ruling did not state that Barbizon had failed to submit any filings by the timetable given at the conference. A copy of the ALJ 's order is attached and labeled "B"
- 3- Item #15 of the above mentioned ruling states" Ms. Haugen was a licensed agent for Barbizon during the relevant time period, including when she spoke with, recruited and entered into a contract with the Gehbauers." The card issued to Ms. Haugen was not signed. On the card it states "not valid unless signed" This card was not signed by Ms. Haugen and therefore is not valid. The ALJ stated in the hearing that she would rule on this matter later. That ruling is not mentioned in the above mentioned ruling. I submit that if this card has a place for "Agent's Signature" and right below states "Not Valid Unless Signed" then an unsigned card is not valid. Therefore the agent's permit held by Ms Haugen at the time she procured enrollment was not valid. Attached is a copy of the card labeled "C"
- 4- Item #16 of the above mentioned ruling states "Ms. Haugen was a licensed agent for Barbizon during the relevant time period, including when she spoke with, recruited and entered into a contract with the Gehbauers." Indiana Code gives specific instructions for the application and issuance of agents permits.

IC 20-12-76-32

Temporary permit

Sec. 32. (a) An application for an agent's permit must be granted or denied by the commission not more than fifteen (15) working days after the receipt of the application. If the commission has not completed a determination with respect to the issuance of a permit under this section within the fifteen (15) working day period, the commission shall issue a temporary permit to the applicant. The temporary permit is sufficient to meet the requirements of this chapter until a determination is made on the application.

- (b) A permit issued under this chapter may upon ten (10) days notice and after a hearing be revoked by the commission:
- (1) if the holder of the permit solicits or enrolls students through fraud, deception, or misrepresentation; or
- (2) upon a finding that the permit holder is not of good moral character.

As added by P.L.1-2005, SEC.34.

570 IAC 1-5-3 Application procedure; temporary permit

Authority: IC 20-12-76-13

Affected: IC 20-12-76-31; IC 20-12-76-32

Sec. 3. AGENT CERTIFICATION INITIATION BY

POSTSECONDARY PROPRIETARY EDUCATIONAL

INSTITUTION. In order to obtain the agent's certification, the employing institution will request the Commission to send Forms AA-

1, AA-1AB, Bond A, Bond PSA-1BB and ATV-1. Upon receipt of the forms the employing institution will complete them, and return them with the agent application fee to the Commission marked as follows:

Attention: Staff Specialist for Licensing Procedures:

Contains Agent Application Forms.

- (A) If the Commission is unable to grant or deny the request for agent certification within fifteen (15) days after the receipt of the agent's application and bonding forms, the Commission will send Form TP-1 (Agent Temporary Permit) to the applicant. Form TP-1 shall be valid for a period of time not to exceed sixty (60)
- days.
- (B) When the Commission has received the agent's certification forms, it shall, upon proper review and determination, issue

Form AID (Agent's Identification Card) to the applicant. Form AID will be valid for one year and will be renewed upon

submission of the renewal fee and AA-1, unless a violation or violations of P.L.313 has been reported and verified.

(C) Any person who has a previous felony conviction may be refused an agent permit card.

(Indiana Commission on Proprietary Education; PT V,5.03; filed Feb 6, 1978, 4:30 pm: Rules and Regs. 1979, p. 185; readopted filed Jan 9, 2002, 10:58 a.m.: 25 IR 1731)

The application for agents permit associated with Ms Haugen's agents permit card is stamped received March 15, 2004. Attached is a copy of the application labeled "D". On that same day there was an e-mail from Linda Swope to Corrie Jentz.

Attached is a copy labeled "E" In the e-mail Ms. Swope explains that payment was not received with the application and the Agents Verification of Training was not included. "An application for an agent's permit must be granted or denied by the commission not more than fifteen (15) working days after the receipt of the application." The Verification of Agents training form is dated April 13, 2004 and received by the commission April 15, 2004. Well past the 15 days allowed. Attached is a copy of the Verification of Agents training labeled "F". No temporary cards, as required by code, were ever issued to Barbizon as stated in a letter from Rebecca Carter to myself dated July 27, 2006. Attached is a copy of that letter labeled "G" Payment for the application was not received until July 7, 2004. Attached is a copy of the receipt labeled "H". The above code was not followed in issuing agents permits. After 15 days if a temporary permit was not issued then the application should be considered invalid. The agents permit card was issued 7-12-04. This is well past the 60 days allowed in the IAC.

This also happened again with the application dated May 12, 2005. This application was not stamped received by the commission. Attached is a copy labeled "I" At the hearing on October 6, 2006 Mr. Weber stated there was no payment received for this application as of that date. However in an e-mail Mr. Weber sent to me dated 10-26-2006 agent permits were issued. Attached is a copy of the e-mail labeled "J" Again the above code was not followed.

- 5- Item #17 of the above mentioned ruling states "One of the communications that Mr. Gehbauer cited to as containing a written misrepresentation was an enrollment brochure stating "Barbizon of Charlotte utilizes state approved curriculum to teach Modeling and Personal Development Programs." Attached is a copy of that page of the enrollment materials labeled "K".
- 6- Item #18 of the above mentioned ruling states "Although he is correct that the Commission does not "approve" curricula and that Indiana law does not consider issuance of agents' permits or accreditation an approval of a course, Ind. Code § 20-12-76-35, the generic statement does not constitute a misrepresentation. I believe the statement is a misrepresentation.

IC 20-12-76-35 Misrepresentation Sec. 35. The issuance of an agent's permit or any accreditation may not be considered to constitute approval of a course, a person, or an institution. A representation to the contrary is a misrepresentation.

As added by P.L.1-2005, SEC.34.

The statement "Barbizon of Charlotte utilizes state approved curriculum to teach Modeling and Personal Development Programs" is opposite in nature and is representation to the contrary. By code that statement is a misrepresentation.

7- Item #19 of the above mentioned ruling states "As explained by Barbizon representative Fenn and Commission Executive Director Jeff Weber, the brochure is used in multiple states, some of which do approve curricula. While the phrase "state approved curriculum," may be technically correct and, therefore, not a misrepresentation sufficient to warrant a refund, it is misleading." It does not matter what other states do or don't do. In Indiana you can't say that as it says in IC 20-12-76-35.

Misrepresentation as defined by New World Dictionary is "to represent falsely; give an untrue or **misleading** idea. If it was misleading then by definition it is a misrepresentation. Just because other states may approve curricula does not mean the Indiana does. Indiana does not. The code cannot be ignored just because other states do something Indiana does not do. The brochure may be used in other states but Barbizon still has to follow the rules in Indiana. This Brochure mentioned above and other brochures (Copy of front page attached labeled "L") do no have a statement indicating that the postsecondary proprietary educational institution is regulated by the commission or the commissions mailing address as required by code.

IC 20-12-76-19

Curriculum catalog and promotional brochure; contents

- Sec. 19. The commission shall require each postsecondary proprietary educational institution to include in each curriculum catalog and promotional brochure the following:
- (1) A statement indicating that the postsecondary proprietary educational institution is regulated by the commission under this chapter.
- (2) The commission's mailing address and telephone number. *As added by P.L.1-2005, SEC.34.*

I see nowhere in the Code allowing for brochures used in multiple states to be exempt from this Code.

What kind of misrepresentation is "sufficient" to warrant a refund? Barbizon's refund policy (Copy of contract with refund policy is attached and labeled "M") states "A student is **entitled** to a full refund if 1 (one) or more of the following criteria are met." Criteria letter (C) reads "The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by Barbizon." This refund policy is almost identical to the refund policy mentioned in **570 IAC 1-8-6.5**

There was a misrepresentation in the written materials as I have proven above and proven by the ALJ's own statements. If it's misleading then it is a misrepresentation. I find nowhere in the Code or refund policy any different levels or degrees of misrepresentation. The criteria for there own refund policy was met. The ALJ stated" While the phrase "state approved curriculum," may be technically correct and, therefore, not a misrepresentation sufficient to warrant a refund, it is misleading" So it was a misrepresentation.

IC 20-12-76-30

Representations

Sec. 30. A person may not do the following:

- (1) Make, or cause to be made, a statement or representation, oral, written, or visual, in connection with the offering or publicizing of a course, if the person knows or should reasonably know the statement or representation is false, deceptive, substantially inaccurate, or **misleading**.
- (2) Promise or guarantee employment to a student or prospective student using information, training, or skill purported to be provided or otherwise enhanced by a course, unless the person offers the student or prospective student a bona fide contract of employment agreeing to employ the student or prospective student for a period of not less than ninety (90) days in a business or other enterprise regularly conducted by the person in which that information, training, or skill is a normal condition of employment.
- (3) Do an act that constitutes part of the conduct of administration of a course if the person knows, or should reasonably know, that the course is being carried on by the use of fraud, deception, or other misrepresentation. As added by P.L.1-2005, SEC.34.

Misrepresentations and misleading statements are covered in the above Code. It seems the ALJ does not have a problem with misleading the citizens of Indiana but the Indiana Code does have a problem with it.

8- Item #22 of the above mentioned ruling states "Another area of dissatisfaction was that the course was taught by multiple instructors, at least one of whom criticized techniques others had used. Ms. Fenn presented credible testimony, however, explaining that all the instructors had completed extensive training and that there were sound programmatic reasons for using different instructors during a six month course. Moreover, the Gehbauers were unable to point to any specific statements that multiple instructors would not be used."

Yes we did point to specific statements and evidence to support our claim. Emily testified under oath that she was told by Ms Haugen there would be one instructor for the class. Emily has first hand knowledge of this since this was told to her face to face. We also provided a paper entitled Indianapolis Class Schedule (attached is a copy labeled "N"). It has on it "Instructor: MS". The singular word instructor and the initials MS. This implies to me that there is one instructor with the initials MS. Ms. Fenn testified that having different instructors for every class was "unprofessional." This evidence and testimony was ignored.

9- Item #27 of the above mentioned ruling states "Aside from technical violations involving notice that the Commission has already addressed and the matter of the photo session and digital images discussed in Paragraph 20 above, none of the evidence demonstrates a knowing violation of statute or rule regulating the standards for postsecondary proprietary institutions or a violation of duties owed by those institutions to their students or the State."

There was plenty of evidence of Barbizons and the Commissions violating or ignoring statutes and regulatory standards. The Commission has known for at least two years there were violations. Most they just seemed to knowingly ignore. Here is another example.

570 IAC 1-7-6 Student's right of redress; notice

Authority: IC 20-12-76-13 Affected: IC 20-12-76-25

Sec. 6. STUDENT REDRESS - GENERAL. If a student has any concern about his program, individual course, payment or such related matters, he shall be notified, upon enrollment, of the designated staff member with whom he may discuss such concerns. A copy of the form which has made him aware of this procedure, must be signed by the student and become a permanent part of his student file. (Indiana Commission on Proprietary Education; PT VII, 7.06; filed Feb 6, 1978, 4:30 pm: Rules and Regs. 1979, p. 189; readopted filed Jan 9, 2002, 10:58 a.m.: 25 IR 1731)

We were never told who to call if there was a problem, Emily never signed the form mentioned above and it is not in her file. It can't be if she never signed one. This was testified to at the hearing but like many other things it was ignored.

IC 20-12-76-10 Purpose of chapter

Sec. 10. The general assembly recognizes that the private school is an essential part of the educational system. It is the purpose of this chapter to protect students, educational institutions, the general public, and honest and ethical operators of private schools from dishonest and unethical practices. As added by P.L.1-2005, SEC.34.

This commission will not be able to fulfill the purpose stated above by ignoring the Codes and rules that have been lawfully established for the State of Indiana. How can you protect my daughter if you are not going to follow the Codes yourself?

In summary, I am concerned the ALJ seemed to ignore evidence and testimony presented during the hearing. That the Commission is not following or enforcing all the rules set out in the Indiana Code. The commission is not being diligent in protecting anybody.

My biggest concern is this. Will this Commission adopt a recommendation that allows Indiana Codes not to be enforced if another state allows something that Indiana does not allow? That sounds like a dangerous precedent to set.

Will you continue to allow the Commission to not follow the Codes and not be diligent in protecting the citizens of Indiana?

Respectfully Submitted on 11-24-06

Jim Gehbauer

Cc: Cecelia K. Hemphill Attorney at Law





STATE OF INDIANA

COMMISSION ON PROPRIETARY EDUCATION

Jeff Weber, Commissioner

302 West Washington Street Room E201 Indianapolis, Indiana 46204-2767 http://www.in.gov/cope

June 1, 2005

CERTIFIED MAIL

MS EMILY GEHBAUER 3375 BLUE BLUFF RD MARTINSVILLE IN 46151

Dear Ms. Gehbauer:

The commission staff has completed its determination pertaining to the formal complaint that was submitted on your behalf as a former student of Barbizon Modeling & Entertainment Center.

It has been determined that you are legally obligated to pay Barbizon Modeling & Entertainment Center the cost of \$1995 as determined in the contract that you and your mother, Angela Gehbauer signed on November 23, 2004. At this time, your payments for April and May of 2005 in the amount of \$200 a month have not been paid.

Barbizon has offered to have you (Emily) repeat your classes in your area of training where you feel additional training would be beneficial to you at no additional charge.

If you desire administrative review of this decision, you must file a written petition at the above address with the Indiana Commission on Proprietary Education identifying the reason for the review. This petition must be received no later than twenty (20) days from the date of this notice.

If you file a petition for review, a proceeding will be scheduled and conducted by an administrative law judge appointed by the commission. If you do not file a petition for review within that time period, then this action will be final without further review.

Sincerely,

REBECCA CARTER

Director of Regulatory Compliance

ween Carti

RLC/me

Cc: Maureen Fenn

"B"

BEFORE THE INDIANA COMMISSION ON PROPRIETARY EDUCATION

JIM GEHBAUER, as next friend of	Y	
EMILY GEHBAUER,	,	
Petitioner,)	
v.)	No. 2006-CPE-004
•)	
BARBIZON ACADEMY,)	•
Respondent.)	
	ORDER	

- 1. On June 30, 2006, a status and scheduling conference was held in the above-captioned case. Petitioner was represented by Jim Gehbauer, and Respondent was represented by Javaid Majeed, its chief financial officer.
- 2. At that conference, a scheduling order was established requiring the parties to file a List of Contentions, designating which statutory or regulatory standards are implicated; a Preliminary Witness List, designating the identity of each witness and scope of testimony, and a Preliminary Exhibit List no later than Aug. 1, 2006. A written Scheduling Order was later mailed.
 - 3. As of August 25, 2006, no such filings have been received from Barbizon Academy.
- 4. Unless such filings are received by September 8, 2006, Barbizon will not be allowed to tender exhibits or call witnesses at the final hearing on October 6, 2006. Should Barbizon fail to tender Preliminary Witness and Exhibit Lists and be so sanctioned, however, it may refer to documents entered by Petitioner and recall witnesses called by Petitioner.
- 5. On September 21, 2006, the parties shall exchange copies of the exhibits that they intend to introduce at the final hearing and shall file Final Witness Lists.

Entered this 28th day of August 2006.

Janice E. Kreuscher, 5565-49

Administrative Law Judge

Distributed:

Jim Gehbauer

Barbizon Academy — Midwest Indiana Att'n Corrie Jentz, Public Relations Director

GENT IDENTIFICATION CARD	10020
gent Name MCKLAYNE K. HAUGEN	Date Issued 7-12-04
geni's Address CHARLOTTE, NC	
stitution BARBIZON MIDWEST - INDIANA	
stitution's Address CHARLOTTE, NC	
gent's Signature	Date Expires

NOT VALID UNLESS SIGNED

he individual named above has been authorized to solicit students for
re above-named institution. This pard is issued in accordance with the
rovisions of IC 20-1-19 by the:

" D"



APPLICATION FOR AGENT'S PERMIT

State Form 39286 (R3 / 7-97) Approved by State Board of Accounts 1988 INDIANA COMMISSION ON PROPRIETARY EDUCATION

NOTE:

This form must be completed for each new agent representing an institution. If all of the information which is required on this form is not provided, the form will be returned to the institution.

	OFFICE	USE ONLY
Fee paid \$,57	(295)	Check receipt number
Card number	166	35
Approval date:	-12-8.4	To 7-11-05

1. Name and location of institution(s) to be represented on permit:	
2. Name of application MCKlayne K. Haugen	
Address (number and street)	
City N. State 1 ZIP code O D 1	Telephone number 0 5100
Months 1 No 1 28 All	0 1704-492-0120
3. Have you ever been employed as an agent for any public or private institution? (a) If you answered yes, please list all former institutions. State period of time employed with each institution listed.	
(a) If you answered yes, please list all former institutions. State period of this employed with each management	
to Madela Int. Oct 201-	Feb. 2002
FACE MIDUAS, STILL OG. DOLLAR	20.000
4. Have you ever been denied a license to represent an institution in any state? (a) If you answered yes, state reason(s):	
5. REFERENCES: LIST THREE CHARACTER REFERENCES NOT RELATED TO YOU. (Include their names, addr	A)
Vern Killowitz 8224 Knights BridgeRd.	Charlote, NC 28210(704)277-
Basset 1911 Partile Are JUB OA	29572 (843)997 2931
DAMN DAGGET WALL YOFAR TIVE WEDS	01012 000111-0101
Danny Shanky 8542 Glenway Ct. Charlote	10 28726 (104) 543-8193
6. Hirthdate Birthplace U.S. Cilizen?	Dale of naturalization
3-5-197(0) (VV (1/€) UV (0) QYes 7. Have you ever been convicted of a felony? □ Yes ▼ No	□ No l
7. Have you ever been convicted of a felony? Yes No (a) If you answered yes, give details in full:	P P A P E E R P P
	RECEIVED
	JUL 0 7 2004
8. Have you ever been convicted of a crime involving moral turplitude?	00L 0 / 2004
(a) If you answered yes, give details in full:	INDIANA COMMISSION ON PROPRIETARY EDUCATION
	PART OF THE PART O
	KECEWED
AFFIDAVIT	MAR 1 5 2004
I hereby swear or affirm that the above statements are true. Signalure of applicant Mod 1/	MAR 1 5 2004
Westune of Haugen	INDIANA COMMISSION ON
250	PROPRIETARY EDUCATION
STATE OF NC SS:	
COUNTY OF WELKIEN brag	
an March	, 700 COL .
Subscribed and swom to before me inis	
Signature of Rolary Printed name of Notary ANIA L. Ti	LEISACL
Coulety of recidence.	
My Commission expires:	(*

Swope, Linda

From:

Swope, Linda

Sent:

Monday, March 15, 2004 12:45 PM

To: Subject: 'barbizonch@aol.com' Agent Applications

Ms. Jentz,

Today I received an agent renewal application for Sara Jordan and new agent applications for Nicole Ensey, Daniel Shively and McKlayne Haugen but there wasn't any check accompanying this paperwork. I cannot process these applications without a check. The new applicant's applications did not include an Agent's Verification of Training form. Please furnish the training forms and a check for \$290.00 to cover all fees. Also, there wasn't a renewal application for Sutton Boyd. Is Mr. Boyd going to renew or has he terminated? If he has terminated please complete and send me an Agent Termination form with his old permit attached.

If you have any further questions, please feel free to contact me.

Linda L. Swope
Director of Financial Services
Commission on Proprietary Education
302 W. Washington Street, Rm E201
Indianapolis, IN 46204-2767
Direct Line: (317) 232-1534
Fax #: (317) 233-4219





INDIANA COMMISSION ON PROPRIETARY EDUCATION VERIFICATION OF AGENT TRAINING State Form 39287 (R4/7-97)

Name of applicant agent AACK Laura Hauaen	•
ivi Nagier Habacai	Date submitted
Name and location of institution 8318 Pineville - Matthews &	
Parbizon 8318 Phenine Nothews A	W. CHOMOTE, NO LASTANCE CATEL
TYPE OF TRAINING RECEIVED BY THE APPLICANT AGENT:	
1. Classroom? Yes No	
(a) Give number of hours of classroom training:	•
40 hours	
2. Field training? Yes No	
(a) Give number of hours field training:	
4.5 years	-
(b) Name of individual who supervised training:	
MAS Jordan	
(c) Give explicit description of the field training:	
avaduated through modelling	course graduated from
Fearher's training curriculum and	thained as soles registrar.
3. Indiana Code 20-1-19 and Rules and Regulations? Yes No	
(a) Number of hours in training:	
(a) termina as comments.	
4. Course content? Tyes T No	
4. Course content? Yes No (a) Number of hours in training on course content:	
(a) Lattians of scots to assails in critics concer-	
5. Total hours of training received prior to submission of this form:	,
I hereby swear or affirm that the information supplied on this form is true.	
Signature of applicant	
A tame Haigen	_
STATE OF MORTE (aroling)	
SS:	•
COUNTY OF Merkling	
Subscribed and sworn to before me this 13 d	ay of theril to 2004
CONSTRUCTION DESIGNATION NO.	
Signature of Notary	Printed name of Notary
Since & Am Ho	SADA E. Smith
My Commission expires:	County of residence:
My Commission Expires August 31, 2008	Merklenkurg
Wy Continuous Lapaca region or, total	1 1/ Cacarenausz
The undersigned hereby certifies that the applicant agent has been thoroughly	rtrained and understands Indiana Code 20-1-19, the Rules and Regulations of
the Indiana commission on Proprietary Education and the correct appeal process	edures in the event of agent ficense suspension. (Reference 570 IAC 1-5-4).
Land the second	Land Control of Contro
Signature of Maining Syngerisor	Printed name and official capacity
WHILE Y DRAGA 1	
STATE OR Verth Carolina	
SS:	•
COUNTY OF ME ABORA BULLA	
1 Comments	
Subscribed and swom to before me this 13 d	ay of Upril, #52004
	· · · · · · · · · · · · · · · · · · ·
Signature of Notacy	Printed name of Notary
Dara E. Dmitto	JARA & Smith
My Commission expires:	County of residence:
My Commission Expires August 31, 2005 (1917)	County of residence: Mundlenhurg





STATE OF INDIANA

COMMISSION ON PROPRIETARY EDUCATION

Jeff Weber, Commissioner

302 West Washington Street Room E201 Indianapolis, Indiana 46204-2767 http://www.in.gov/cope

July 27, 2006

MR JIM GEHBAUER 3375 BLUE BLUFF RD MARTINSVILLE IN 46151

Dear Mr. Gehbauer:

I have enclosed a copy of each of the documents that you requested from the Indiana Commission on Proprietary Education pertaining to Barbizon Midwest – Indiana.

I have enclosed items #1, #4, #5, #6, and #7. Pertaining to #2 and #3 — Temporary Permit cards were never issued to anyone working for Barbizon Midwest — Indiana nor have there been any Agent Permit cards issued to any personnel working for Barbizon Midwest — Indiana.

Sincerely,

Rebecca Carter

Director of Regulatory Compliance

Thinker Carter

Indiana Commission on Proprietary Education

RC/me

Enclosures

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RECEIPT State Form 37:384 (R / 6-01) General Form No. 352S Approved by State Board of Accounts, 2001	COPE	1748236
July 7, 20 04	Name of Unit, Agency, Board or Department ## 15/21/4	·
RECEIVED FROM TENTALISTA	Models, me (Bubigs	(a): 290-
ON ACCOUNT OF 3- New Organ		100 DOLLARS
<u>/cco/i/27200//</u>	101030 1000/421500/1 Tua lidams	- 200 - 240 ²⁰ <u>07</u> 03 500 - 50 ²⁰
	AUTUODITED GIGNATURE	

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APPLICATION FOR AGENT'S PERMIT

State Form 39286 (R3 / 7-97)

Approved t / State Board of Accounts 1988

INDIANA C JMMISSION ON PROPRIETARY E IUCATION

MUIC:

This form must be completed for each new age it representing an institution. If all of the information which is required on this form if not provided, the form wit be returned to the institution.

OFFICE USE ONLY	
Fee paid \$	Chack receipt number
Cerd number	to the state of th
Approval date:	
From	То

1. Name and location of institution(s) to be represented on permit	
Barbizon Midwest	Indiana
2. Alama of professor.	
MCK INVINE Haugen	
Address (number and street)	
1530 Kellen Way Apt. Go	
Charlotto	NC 38210 Tolephone number 704-493-0122
3. Have you ever been emple red as an agent for any public or pri site in the	ution? [] Yes X No
(a) if you answered yes, pic ase list all former institutions. State (ariod of t	ima employed with each institution assert.
	-
A section incitivities in any also	ate? ☐ Yes 🕱 No
4. Have you ever been denies a license to represent an institution it any si	<u> </u>
(a) if you enswered yes, six a reason(s):	
F DETERMINES LICT JEEF CHARACTER REFERENCE : NOT R	ELATED TO YOU. (include their names, addresses and telephone numbers)
Dawn Wall Porcher Ave. M	with Brack SC 29577 (843) 997-2931
DOWN TOTAL TOTAL	UN 11 10 000-1-7 (761) OT 14.69
Johnnie N. Avers Ned Ct.	Charlotte, NC 28277 (164) 877-4662
Danny Shanley Knights Brie	dge Rd. Chartole, NC 28210 (764)492-0132
6 Skribdate Sk tplende	U.S. Citizen? Date of naturalization
2-5-19710 Orrville, Ott	Z Yes □ No
7. Here you ever been convic ed of a felony? Yes No.	. ^
(a) If you answered yes, giv details in full:	
8. Have you ever been convio ad of a crime involving moral turpitu le?	· 🖸 Yes 💢 No
(a) if you arewared yes, git a details in full:	
	AFFIDAVIT
	74 2 12/77 1 1
I hereby swear or affirm it at the above statements are tru i.	
Milloyne & Hayen	
STATE OF NO SS	·
SS	•
COUNTY OF McKenbug	·
1:3	day of MA-4
Subscribed and sworn is before me this	CBy CI
The second secon	Printed name of Notary
Signature of Notary Research	LANA C FEEISACh
My Coranission expires:	County of residence:
My Commission Expires August 22, 2009	Meckleuburg

~ _____

Jim and Angela Gehbauer

From:

"Weber, Jeff" <jweber@cpe.lN.gov>

To:

"Jim and Angela Gehbauer" <moreavon@hughes.net>

Sent:

Thursday, October 26, 2006 10:15 AM

Subject:

RE: Constituent contact with the Governor's Office

Jim,

Thank you for the quick reply. I don't recall Ms. Fenn's statement in the hearing, but we have received proper notification of the session in Indianapolis and Agent permits were issued prior to the recruitment/audition day last Sunday. I do not know the class dates off hand, but will get that information and forward it to you.

Thanks again,

-Jeff

From: Jim and Angela Gehbauer [mailto:moreavon@hughes.net]

Sent: Thursday, October 26, 2006 10:49 AM

To: Weber, Jeff

Subject: Re: Constituent contact with the Governor's Office

Jeff,

Thanks for the e-mail. No I have not heard from the Governors office yet. I believe we are waiting for the hearing to be over with. The last e-mail was from Will James. If there is anything else I will let you know.

On another issue. During the hearing Ms. Fenn testified she did not know when the next class was. After the hearing as Emily and I were going to the door Ms. Fenn stopped us and told us there was a class starting, I think she said the 21st-22nd, in case Emily wanted to attend. I did not write it down because everything was packed up. It did not hit me until in the hall way the significance of that statement. Since she told us the dates of the class it is obvious she did know when the next class was, and that you did not know. She said under oath she did not know when the next class was but after the hearing she knew. I think that is purgery. Also if there is a class then or anytime soon after the hearing then Barbizon it appears "seeked to enroll" or maybe even "enrolled" students for that class. After all you can't have a class if you do not enroll students. It was made clear in the hearing that at that time NO agent permits were held by Barbizons they sent applications with no payment. They may have enrolled and seeked to enroll without agent permits.

Thought you may want to know that to look into that. I don't think Barbizon has any intention of following the rules like they are supposed to.

If I need anything the next time I talk to the Governors office I will let you know. Hopefully you will look into the above situation and take action to ensure they follow the rules. Thanks again for your e-mail and your concern.

Have a great day, JIM

— Original Message —

From: Weber, Jeff

To: Jim and Angela Gehbauer

Sent: Thursday, October 26, 2006 9:05 AM

Subject: Constituent contact with the Governor's Office

Good morning, Jim.

I've not yet heard from the ALJ on the recent hearing, but I have an unrelated question...

This summer, you communicated with the Governor's office regarding the handling of your complaint. Rebecca and I went over and met with the Governor's staff and explained what happened with the attempt to be more "efficient" by contracting with the Attorney General's office for ALJ services and why that effort failed. At that time, I asked Marcie Brown to copy me on communications to and from the Governor's office on the matter in order to keep the file complete and assist in any way that would be appropriate. To date, I have not received any such communication and must assume that your request went unanswered. Would you please let me know if you received the appropriate follow-through and follow-up from the Governor's office? If so...good. If not...is there anything I can do to assist in completing the communication?

Thank you.

Jeff Weber Commissioner Indiana Commission on Proprietary Education 302 West Washington Street, Suite E201 Indianapolis, IN 46204-4701 phone: (317) 232-1329

phone: (317) 232-1329 fax: (317) 233-4219 e-mail: iweber@cne in gov

e-mail: jweber@cpe.in.gov www: http://www.in.gov/cope/

BARBIZON'S UNIQUE FEATURES AND TUITION SCHEDULE

For more than 63 years Barbizon's experience has been in training people to develop their poise, self-confidence and attractiveness as well as to prepare many of them for a career in modeling.

Our philosophy is simple: you model everyday of your life!!! Somebody is watching you and somebody is remembering what you do and what you say. Our training teaches you to face life's challenges and opportunities "heads up." We realize that different people have different goals, whether it is in modeling or any other career. We also know that everyone wants to look better and feel better about themselves.

BARBIZON'S UNIQUE FEATURES:

- Barbizon of Charlotte was awarded the International Training Center of the Year Award for five consecutive years by the International Model & Talent Association in New York City. We also received the prestigious Lifetime Achievement Award in 2001 for outstanding achievement in the field of modeling education.
- 2. Barbizon of Charlotte utilizes state approved curriculum to teach Modeling and Personal Development programs.
- 3. Barbizon was established in 1939. That means that for over 63 years Barbizon has been helping people look and feel better about themselves.
- 4. There are now more than 200 Barbizon schools throughout the world.
- 5. Our internationally trained instructors have extensive backgrounds in professional modeling and/or related fields and are, we believe, the finest most professional instructors available.
- 6. Barbizon is a member of the Better Business Bureau and supports their aims and goals in the community.
- 7. Barbizon's curriculum is based on Global Standards and is constantly updated by Barbizon's National Board of Directors. This enables us to maintain a curriculum that reflects the very latest in modeling and fashion trends.
- 8. A professional photographer is used for photo shoots with one complimentary slide provided. Unlike requirements in many other modeling schools, Barbizon students are not required to purchase pictures in order to complete their courses.
- The Barbizon Agency (our placement assistance service) is available to aid graduates who choose to pursue agency involvement.
- 10. Barbizon's graduates may repeat classes at any time during their lives, cost inclusive, enabling the graduates to keep updated in the industry.
- 11. Barbizon's program consists of a minimum of 60 hours of professional training and grooming including skin, nail and hair care; make-up artistry; diet, nutrition and exercise; communication skills; poise; proper etiquette;

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CITÁCTIONS ATCARCATIONS MODEUMO

ARE YOU A MODEL?

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CONTRACT

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BARBIZON MIDWEST-II

An Independently owned and operated franchise of Barbizon International, Inc. 318 Pineville-Matthews Rd., Suite 265 Charlotte, NC 28226 (704) 544-1550 fax (704) 542-4744

CHIM'S

ENROLLMENT AGREEMENT

Emily Cochboner Name of Applicant	Age	11 23 00 Date of Enfollment	FMM Program
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The Barbizon School hereby acknowledges the acceptance of the above named student in the following subject. Payment of full registration fee with this application is required to reserve a seat in class.

TUITION FEE SCHEDULE

Tuition: \$1895.00

Amount Attached: 5

Registration fee: \$100.00

Amount Needed By First Class:

Subsequent Payment Schedule: \$

Total Cost: \$1995.00

Transportation Fee: \$

The Major Modeling (72 hours) course's Total Cost Includes: Student Handbook, One Professional photo shoot and complimentary digital image. Class use of makeup.

REFUND PROTECTION

1. A student is entitled to a full refund if one (1) or more of the following criteria are met:

The student cancels the enrollment agreement or enrollment application within six (6) business days after signing.

The student does not meet Barbizon's minimum admission requirements.

The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by Barbizon.

- If the student has not visited Barbizon piror to caroliment, and, upon touring the institution or attending the regularly scheduled orientation classes, the student withdrew from the program within three (3) days.
- A student withdrawing from classes, after starting the instructional program at Barbizon, is entitled to a pro-rata refund based upon the number of days less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
- An institution must make the proper refund, based upon the student's last day of attendance. The refund must be made within thirty-one (31) days of the student's request for cancellation or withdrawal.

A certificate of Graduation, and transcript of the student's records will be issued only if the student has met all requirements including the satisfying of all monetary obligations.

All graduates are entitled to apply for registration with the AGENCY and the AGENCY will make its best efforts to guide graduates toward suitable employment opportunities. Student recognizes that this is no way a guarantee or promise of work upon completion of training. Graduates are entitled to review any and all classes, subject to availability and to attend all workshops at no additional cost for the course shown on graduation certificate. If you have any questions regarding the satisfying of the terms of the enrollment agreement, you must contact the Director of the School.

I/We understand and agree that any credit granted shall be paid promptly in accordance with the terms and agreements, that the credit granter may add one and one half percent (1.5%) per month to any balance owed, and in event of default to pay reasonable collection charges und/or attorney fees and court costs. I/We agree that Barbizon may pursue all avenues of collection including the use of any charge cards to recover all charges or unpaid amounts. The understood acknowledges receipt of a signed copy of this Enrollment Agreement and School Catalog with Addendum, we have read and agreed to this enrollment agreement with the Barbizon School and the undersigned agrees to pay.

Parent/Guardian Signature:

Social Security No. of Parent 304 784681

Print name of Parent/Guardian

A.R. initials_____Accepted By: McKlayne Haugen

This institution is regulated by: The Indiana Commission on Proprietary Education

302 W. Washington Street, Room E201 Indianapolis, IN 46204

1-800-227-5695

(317) 232-1320

INDIANAPOLIS CLASS SCHEDULE

INSTRUCTOR: MS CLASS #: MS IND 108/109

You will be covering a total of four two hour sessions per day. Classes will be held at

HOLIDAY INN AIRPORT 2501 S. High School Road Indianapolis, IN 46241 (317)-244-6861

be 15 minutes early!

Note: If you should have any questions regarding your schedule, please contact SOMMER at Barbizon (800) 208-0277 EXT 3468.

You will receive a letter by mail 4-6 weeks prior to sessions 29-36. Please notify Barbizon as soon as you receive this letter.

Please arrive FIFTEEN MINUTES PRIOR to the class start time. This is to ensure that all classes can begin promptly.

Once again CONGRATULATIONS on being selected for Barbizon!

PLEASE NOTE CLASS DATES AND TIMES BELOW...

Saturday November 27 th	Sessions 1-4	8:30-5:30
Saturday December 11th	Sessions 5-8	8:30-5:30
Saturday January 15 th	Sessions 9-12	8:30-5:30
Saturday February 5 th	Sessions 13-16	8:30-5:30
Saturday February 26 th	Sessions 17-20	8:30-5:30
Saturday March 19th	Sessions 21-24	8:30-5:30
Saturday April 16 th	Sessions 25-28	8:30-5:30

<u>IMPORTANT</u>

Please note that this schedule shows your designated class.

When writing a check to Barbizon, please remember to include the **STUDENT'S NAME**in the **memo section.** PLEASE MAIL ALL PAYMENTS TO

BARBIZON ACADEMY

8318 PINEVILLE-MATTHEWS ROAD, SUITE 265

CHARLOTTE, NC 28226.